

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Chad E. Schmidt  
Debtor

Case No. 11-08021-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Sep 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2016.

db #+Chad E. Schmidt, 2382 Warwick Road, York, PA 17408-4387  
cr Regional Acceptance Corporation, c/o The Bernstein Law Firm, 2200 Gulf Tower,  
Pittsburgh, PA 15219  
3993884 +Athletic Club, C/O Credit Bureau Of York, Inc., 33 South Duke Street, York, PA 17401-1401  
4018851 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
3993886 +Buchmyers Pools, Inc., 713 Arsenal Road, York, PA 17406-2136  
3993888 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: CitiFinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
3993889 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas, Attention: Revenue Recovery,  
200 Civic Center Drive, Eleventh Fl, Columbus, OH 43215)  
3993890 +Commonwealth Of Pennsylvania, Bureau Of Individual Taxes, PO Box 280431,  
Harrisburg, PA 17128-0431  
3993891 +Credit Bureau Of York, 33 South Duke Street, York, PA 17401-1485  
3993897 +Jeff Jones Garage Doors, Inc., 503 Rockville Road, Spring Grove, PA 17362-8867  
4020723 +Midland Credit Management Inc, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
3993900 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
3993901 +Ralph's Furniture, 4350 West Market Street, York, PA 17408-5938  
3993904 +Shiloh Water System, 2115 Log Cabin Road, York, PA 17408-1429  
3993907 +Viviah, 4931 North 300 West, Provo, UT 84604-5816  
3993908 +Web Bank, C/O Genesis Financial, 8705 SW Nimbus Avenue, Beaverton, OR 97008-4000  
3993909 +WellSpan, C/O National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
3993910 +WellSpan Physician Billing, C/O National Recovery Agency, 2491 Paxton Street,  
Harrisburg, PA 17111-1036  
3993911 +West Manchester Township, PO Box 62542, Baltimore, MD 21264-2542  
3993913 +York Water Company, PO Box 15089, 130 East Market Street, York, PA 17401-1219  
4491950 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Sep 26 2016 19:18:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
cr +EDI: BASSASSOC.COM Sep 26 2016 19:18:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
cr +EDI: BASSASSOC.COM Sep 26 2016 19:18:00 HSBC Retail Credit (USA) Inc.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
cr EDI: AIS.COM Sep 26 2016 19:18:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457  
cr EDI: RECOVERYCORP.COM Sep 26 2016 19:18:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3993885 +EDI: BANKAMER.COM Sep 26 2016 19:18:00 BAC Home Loans Servicing, 450 American Street,  
Simi Valley, CA 93065-6285  
3993905 EDI: AISTMBL.COM Sep 26 2016 19:18:00 T Mobile USA, Inc.,  
Attention: Bankruptcy Department, PO Box 53410, Bellevue, WA 98015  
4125443 +EDI: BASSASSOC.COM Sep 26 2016 19:18:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
3993887 +EDI: CHASE.COM Sep 26 2016 19:18:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
3993892 +E-mail/Text: bkcy@creditmtg.com Sep 26 2016 19:31:50 Credit Management Control,  
PO Box 1408, Racine, WI 53401-1408  
3993896 +EDI: HFC.COM Sep 26 2016 19:18:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
4015032 +EDI: BASSASSOC.COM Sep 26 2016 19:18:00 HSBC Retail Credit (USA) Inc.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
3993895 +E-mail/Text: ebn@heritagevalleyfcu.org Sep 26 2016 19:32:36  
Heritage Valley Federal Credit Union, 2400 Pleasant Valley Road, York, PA 17402-9624  
4051130 EDI: RESURGENT.COM Sep 26 2016 19:18:00 LVNV Funding LLC its successors and assigns as,  
assignee of CitiFinancial Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
3993899 +EDI: MID8.COM Sep 26 2016 19:18:00 Midland Credit Management, PO Box 603 - Dept. 12421,  
Oaks, PA 19456-0603  
4254383 EDI: AIS.COM Sep 26 2016 19:18:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
4092398 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2016 19:31:51  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4017217 EDI: RECOVERYCORP.COM Sep 26 2016 19:18:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4011600 EDI: Q3G.COM Sep 26 2016 19:18:00 Quantum3 Group LLC as agent for,  
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
4009741 EDI: RECOVERYCORP.COM Sep 26 2016 19:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3993902 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 26 2016 19:24:57 Regional Acceptance Corp.,  
300 Redland Court, Suite 102, Owings Mills, MD 21117-3272  
4032031 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 26 2016 19:24:57 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3993903 +E-mail/Text: compliance@sentrycredit.com Sep 26 2016 19:32:32 Sentry Credit, Inc.,  
PO Box 12070, Everett, WA 98206-2070  
3993906 +EDI: VERIZONEAST.COM Sep 26 2016 19:18:00 Verizon Pennsylvania, Inc.,  
500 Technology Drive, Weldon Springs, MO 63304-2225  
4091633 +E-mail/Text: kcm@yatb.com Sep 26 2016 19:31:34 YORK ADAMS TAX BUREAU, PO BOX 15627,  
YORK PA 17405-0156  
3993912 +E-mail/Text: kcm@yatb.com Sep 26 2016 19:31:34 York Adams Tax Bureau,  
1405 North Duke Street, York, PA 17404-2125

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr\* Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,  
Harrisburg, PA 17128-0946  
4491951\* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
3993893 ##+Equable Ascent Financial, 1120 West Lake Cook Road, Buffalo Grove, IL 60089-1970  
3993894 ##+Harry Stambaugh, 3020 Duxbury Drive, York, PA 17404-8559  
3993898 ##+Kathi Schmidt, 2382 Warwick Road, York, PA 17408-4387

TOTALS: 0, \* 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2016 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ASwartz@mw-c-law.com,  
ecfmail@mw-c-law.com  
Bass and Associates PC on behalf of Creditor HSBC Retail Credit (USA) Inc.  
ecf@bass-associates.com  
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Brenda Sue Bishop on behalf of Creditor PA Dept of Revenue bbishop@attorneygeneral.gov,  
RA-occbankruptcy6@state.pa.us;vcaggiano@attorneygeneral.gov;rroberts@attorneygeneral.gov  
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Jackie J DeArmond on behalf of Debtor Chad E. Schmidt bernadette.dearmondlaw@gmail.com  
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com  
Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Keith B DeArmond on behalf of Debtor Chad E. Schmidt general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com  
Peter J Ashcroft on behalf of Creditor Regional Acceptance Corporation  
pashcroft@bernsteinlaw.com,  
pghecf@bernsteinlaw.com;pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.courtdrive.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1                    **Chad E. Schmidt**  
\_\_\_\_\_  
First Name    Middle Name    Last Name  
  
Debtor 2  
(Spouse, if filing)    First Name    Middle Name    Last Name  
\_\_\_\_\_  
  
United States Bankruptcy Court    **Middle District of Pennsylvania**  
  
Case number:    **1:11-bk-08021-MDF**

Social Security number or ITIN    **xxx-xx-3729**  
  
EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_  
  
Social Security number or ITIN    \_\_\_\_-\_\_\_\_-\_\_\_\_  
  
EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Chad E. Schmidt

By the  
court:



September 26, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**